

Information to identify the case:

Debtor 1:	Maria G. Carratura			Social Security number or ITIN: xxx-xx-5155
	First Name	Middle Name	Last Name	EIN: -----
Debtor 2:	Jospeh B Carratura			Social Security number or ITIN: xxx-xx-8094
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN: -----
United States Bankruptcy Court:	District of New Jersey			Date case filed in chapter: 13 5/18/17
Case number:	17-20194-CMG			Date case converted to chapter: 7 9/4/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Maria G. Carratura	Jospeh B Carratura
2. All other names used in the last 8 years		
3. Address	1324 Anchor Ave Beachwood, NJ 08722	1324 Anchor Ave Beachwood, NJ 08722
4. Debtor's attorney	Yakov Rudikh Rudikh and Associates 223 Route 18 South Suite 204 East Brunswick, NJ 08816	Contact phone 732-659-6961
5. Bankruptcy trustee	John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 9/5/19
7. Meeting of creditors	October 7, 2019 at 01:30 PM		Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.			
8. Presumption of abuse	The presumption of abuse does not arise.		
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.			
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:		Filing deadline: 12/6/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Maria G. Carratura
 Jospeh B Carratura
 Debtors

Case No. 17-20194-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 63

Date Rcvd: Sep 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2019.

db/jdb +Maria G. Carratura, Jospeh B Carratura, 1324 Anchor Ave, Beachwood, NJ 08722-3202
 aty +William H. Oliver, Jr., William H. Oliver, JR, 2240 State Highway 33, Suite 112, Neptune, NJ 07753-6121
 516832537 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)
 516832533 AllianceOne Receivables Management Inc., PO Box 11357, Tacoma, WA 98411-0357
 516832535 +Alltran Financial LP, PO box 610, Sauk Rapids, MN 56379-0610
 516832541 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
 516832542 +Collection Bureau Of A, 25954 Eden Landing Rd, Hayward, CA 94545-3837
 516832549 +Foreclosure Processing Services, Superior Court Clerk's Office, 25 W. Market Street, 6th Floor, North Wi, Trenton, NJ 08611-2148
 516832550 GC Services, P.O. Box 3865, Houston, TX 77253
 516832551 +Hayt, Hayt & Landau, LLC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
 517106254 +JCPL, Firstenergy, 101 Crawfords Corner Rd, Bldg # 1 Ste1-511, Holmdel, NJ 07733-1976
 516832556 Jersey Central Power and Light, PO Box 16001, Reading, PA 19612-6001
 516832560 +Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 517116222 +MID AMERICA MORTGAGE, INC., Loancare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 516832562 Mercantile Adjustment Bureau, LLC, P.O. Box 9055, Williamsville, NY 14231-9055
 516832563 Merchants Credit Gide Co., 223 W Jackson Vlvd #400.00, Chicago, IL 60606
 516832564 +Mid America Mortgage Inc, 15301 Spectrum Dr #405, Addison, TX 75001-6877
 516832568 +NJ E-ZPass Violation Processing Ctr, PO Box 4971, Trenton, NJ 08650-4971
 516889334 +NJ Turnpike Authority, Att: Mark Schneider, 581 Main St POB 5042, Woodbridge, NJ 07095-5042
 516832567 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516832569 +Northland Group Inc, P.O. Box 390905, Minneapolis, MN 55439-0905
 516832570 Ocean County Court Special Civil Part, P.O. Box 2191, Toms River, NJ 08754-2191
 516832571 +Phelan, Hallinan, Diamond & Jones PC, 400 Fellowship Rd, Suite 100, Mount Laurel, NJ 08054-3437
 516832572 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 516832574 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
 517015615 +TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507
 517023847 +TD Bank, Att: Richard Tracy, 30 Montgomery St Ste 1205, Jersey City, NJ 07302-3835
 516832578 TRI-State Adjustments, Inc, PO Box 3219, La Crosse, WI 54602-3219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: yrudikh@gmail.com Sep 06 2019 01:11:29 Yakov Rudikh, Rudikh and Associates, 223 Route 18 South, Suite 204, East Brunswick, NJ 08816
 tr +EDI: BJMMCDONNELLI.COM Sep 06 2019 04:43:00 John Michael McDonnell, John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 06 2019 01:12:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 06 2019 01:12:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516847301 EDI: HNDA.COM Sep 06 2019 04:43:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 516832538 +EDI: ARSN.COM Sep 06 2019 04:43:00 ARS National Services, Inc, PO Box 1259, Oaks, PA 19456-1259
 516832534 +E-mail/Text: kristin.villneuve@allianceoneinc.com Sep 06 2019 01:11:49 AllianceOne Receivables Management, Inc., P.O. Box 3111, Southeastern, PA 19398-3111
 516832536 EDI: GMACFS.COM Sep 06 2019 04:43:00 Ally, PO Box 380902, Bloomington, MN 55438-0902
 516832539 EDI: CAPITALONE.COM Sep 06 2019 04:43:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
 516832540 EDI: CAPITALONE.COM Sep 06 2019 04:43:00 Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
 516967579 EDI: BL-BECKET.COM Sep 06 2019 04:43:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516832543 +EDI: TSYS2.COM Sep 06 2019 04:43:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 516832545 E-mail/Text: bknotice@ercbpo.com Sep 06 2019 01:12:46 ERC, Po Box 23870, Jacksonville, FL 32241-3870
 516832546 +EDI: CONVERGENT.COM Sep 06 2019 04:43:00 ERS Solutions, Inc, PO Box 9004, Renton, WA 98057-9004
 516832544 +E-mail/Text: bknotice@ercbpo.com Sep 06 2019 01:12:46 Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 516832547 +E-mail/Text: nculp@firstffcu.com Sep 06 2019 01:13:28 First Financial Fed Cu, Po Box 1172, Toms River, NJ 08754-1172
 516950367 E-mail/Text: laura@redbanklaw.com Sep 06 2019 01:11:49 First Financial Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
 516832548 +EDI: FSAE.COM Sep 06 2019 04:43:00 Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
 516832554 EDI: IRS.COM Sep 06 2019 04:43:00 Internal Revenue Service, 44 South Clinton Ave, Trenton, NJ 08601

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 63

Date Rcvd: Sep 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516832557 +E-mail/Text: srivera@jnacollect.com Sep 06 2019 01:12:33 Jonathan Neil & Associates, Inc,
Po Box 7000, Tarzana, CA 91357-7000
516832558 +E-mail/Text: bncnotices@becket-lee.com Sep 06 2019 01:11:58 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516832561 +E-mail/Text: laura@redbanklaw.com Sep 06 2019 01:11:49 McKenna, Dupont, Higgins & Stone,
229 Broad Street, Red Bank, NJ 07701-2009
516832565 +EDI: MID8.COM Sep 06 2019 04:43:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709
517086605 +EDI: MID8.COM Sep 06 2019 04:43:00 Midland Funding LLC, PO Box 2011,
Warren MI 48090-2011
516832566 +EDI: MID8.COM Sep 06 2019 04:43:00 Midland Funding, LLC, PO Box 603,
Oaks, PA 19456-0603
517104170 EDI: PRA.COM Sep 06 2019 04:43:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517094726 EDI: PRA.COM Sep 06 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
POB 41067, Norfolk VA 23541
517094819 EDI: PRA.COM Sep 06 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Wal-Mart,
POB 41067, Norfolk VA 23541
516832573 +EDI: PRA.COM Sep 06 2019 04:43:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
516832575 +EDI: RMCB.COM Sep 06 2019 04:43:00 RMCB, P.O. Box 1235, Elmsford, NY 10523-0935
516832576 +EDI: CBS7AVE Sep 06 2019 04:43:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
516909066 +EDI: CBS7AVE Sep 06 2019 04:43:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
516836708 +EDI: RMSC.COM Sep 06 2019 04:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
516832577 EDI: TDBANKNORTH.COM Sep 06 2019 04:43:00 Td Bank N.a., 70 Gray Rd, Portland, ME 04105
516944820 +EDI: AIS.COM Sep 06 2019 04:43:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516832559 LoanCare
516832552* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: Honda Financial Services, PO Box 65507,
Wilmington, DE 19808-0507)
516832555* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Services, P.O. Box 9052,
Andover, MA 01810-9052)
516832553* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 5, 2019 at the address(es) listed below:

NONE.

TOTAL: 0